

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION

In re: §
§
BAK, BENEDYKT § Case No. 15-16770
BAK, BOGUMILA §
§
Debtors §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

JOSEPH E. COHEN, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 438,163.03
(Without deducting any secured claims)

Assets Exempt: 161,360.00

Total Distributions to Claimants: 2,252.11

Claims Discharged

Without Payment: 444,581.07

Total Expenses of Administration: 4,747.89

3) Total gross receipts of \$ 7,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$ 7,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 636,452.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	4,747.89	4,747.89	4,747.89
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	443,954.00	2,879.18	2,879.18	2,252.11
TOTAL DISBURSEMENTS	\$ 1,080,406.00	\$ 7,627.07	\$ 7,627.07	\$ 7,000.00

4) This case was originally filed under chapter 7 on 05/11/2015 . The case was pending for 28 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/16/2017 By: /s/JOSEPH E. COHEN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
2011 Camry xle --- 43k miles	1129-000	5,000.00
2012 Ford Transit	1229-000	2,000.00
TOTAL GROSS RECEIPTS		\$ 7,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 0.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Bayview Financial Loan Bankruptcy Dept 4425 Ponce De Leon Blvd 5th Fl Miami, FL 33146		433,340.00	NA	NA	0.00
	Citizens Bank NA		203,112.00	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 636,452.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
COHEN, JOSEPH E.	2100-000	NA	1,450.00	1,450.00	1,450.00
COHEN, JOSEPH E.	2200-000	NA	0.87	0.87	0.87
ASSOCIATED BANK	2600-000	NA	20.06	20.06	20.06
COHEN & KROL	3110-000	NA	2,154.17	2,154.17	2,154.17
JOSEPH E. COHEN	3110-000	NA	1,077.08	1,077.08	1,077.08
COHEN & KROL	3120-000	NA	45.71	45.71	45.71
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 4,747.89	\$ 4,747.89	\$ 4,747.89

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Afni, Inc. Po Box 3097 Bloomington, IL 61702		217.00	NA	NA	0.00
	Amex Dsnb 9111 Duke Blvd Mason, OH 45040		0.00	NA	NA	0.00
	Aurora Loan Services Attn: Bankruptcy Dept. 2617 College Park Scottsbluff, NE 69361		0.00	NA	NA	0.00
	Aurora Loan Services Attn: Bankruptcy Dept. 2617 College Park Scottsbluff, NE 69361		0.00	NA	NA	0.00
	Bank of America Attn: Correspondence Unit/CA6- 919-02-41 Po Box 5170 Simi Valley, CA 93062		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Bank of America Attn: Correspondence Unit/CA6- 919-02-41 Po Box 5170 Simi Valley, CA 93062		0.00	NA	NA	0.00
	Barclays Bank Delaware Attn: Bankruptcy P.O. Box 8801 Wilmington, DE 19899		0.00	NA	NA	0.00
	Cap1/carsn Po Box 5253 Carol Stream, IL 60197		0.00	NA	NA	0.00
	Cap1/carsn Po Box 5253 Carol Stream, IL 60197		0.00	NA	NA	0.00
	Cap1/mnrds 26525 N Riverwoods Blvd Mettawa, IL 60045		0.00	NA	NA	0.00
	Cap1/saks 3455 Highway 80 W Jackson, MS 39209		0.00	NA	NA	0.00
	Chase Card Po Box 15298 Wilmington, DE 19850		0.00	NA	NA	0.00
	Chase Card Po Box 15298 Wilmington, DE 19850		0.00	NA	NA	0.00
	Chase Mtg Po Box 24696 Columbus, OH 43224		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Chase Mtg Po Box 24696 Columbus, OH 43224		0.00	NA	NA	0.00
	Citibank Sd, Na Citi Corp Credit Services/Attn:Centraliz Po Box 790040 Saint Louis, MO 63179		25.00	NA	NA	0.00
	Citibank/The Home Depot Citicorp Credit SrVs/Centralized Bankrup Po Box 790040 Saint Louis, MO 63179		0.00	NA	NA	0.00
	Citizens Bank Attn:Bankruptcy 443 Jefferson Blvd Ms Rjw-135 Warwick, RI 02886		0.00	NA	NA	0.00
	Dsnb Macys 9111 Duke Blvd Mason, OH 45040		0.00	NA	NA	0.00
	Dsnb Macys 9111 Duke Blvd Mason, OH 45040		0.00	NA	NA	0.00
	Fia Csna Po Box 982235 El Paso, TX 79998		1,742.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	GECRB/AVB Buying Group Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		0.00	NA	NA	0.00
	GECRB/Care Credit Attn: bankruptcy Po Box 103104 Roswell, GA 30076		0.00	NA	NA	0.00
	GECRB/Gap Attn: bankruptcy Po Box 103104 Roswell, GA 30076		0.00	NA	NA	0.00
	Harris N.a. Bmo Harris Bank - Bankruptcy Dept.-Brk-1 770 N Water Street Milwaukee, WI 53202		0.00	NA	NA	0.00
	Hsbc Mortgage Corp Usa 2929 Walden Avenue Depew, NY 14043		0.00	NA	NA	0.00
	IndyMac Bank/OneWest Bank Attn:Bankruptcy Department 2900 Esperanza Crossing Austin, TX 78758		0.00	NA	NA	0.00
	Mortgage Service Cente 2001 Bishops Gate Blvd Mt Laurel, NJ 08054		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	NBT Bank 12107 Barber Green Rd. DeKalb, IL 60115		3,000.00	NA	NA	0.00
	Nationstar Mortgage LLC Attn: Bankruptcy 350 Highland Dr Lewisville, TX 75067		131,018.00	NA	NA	0.00
	Nationstar Mortgage LLC Attn: Bankruptcy 350 Highland Dr Lewisville, TX 75067		129,107.00	NA	NA	0.00
	Nbt Attn Bankruptcy Dept 52 S Broad St Norwich, NY 13815		3,125.00	NA	NA	0.00
	Ocwen Loan Servicing L 12650 Ingenuity Dr Orlando, FL 32826		175,554.00	NA	NA	0.00
	Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601		23.00	NA	NA	0.00
	Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601		0.00	NA	NA	0.00
	Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601		0.00	NA	NA	0.00
	Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601		0.00	NA	NA	0.00
	Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601		0.00	NA	NA	0.00
	Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601		0.00	NA	NA	0.00
	Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601		0.00	NA	NA	0.00
	Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601		0.00	NA	NA	0.00
	Sears/cbna Po Box 6282 Sioux Falls, SD 57117		0.00	NA	NA	0.00
	Sheffield Fn Bb&T/Attn: Bankruptcy Department Po Box 1847 Wilson, NC 27894		103.00	NA	NA	0.00
	State Farm Fncl Svcs F State Farm Bank/ Attention: Bankruptcy Po Box 2328 Bloomington, IL 61702		0.00	NA	NA	0.00
	Unique National Collec 119 E Maple St Jeffersonville, IN 47130		40.00	NA	NA	0.00
	Visa Dept. Stores Attn: Bankruptcy Po Box 8053 Mason, OH 45040		0.00	NA	NA	0.00
000001	NBT	7100-000	NA	2,879.18	2,879.18	2,252.11

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	TOTAL GENERAL UNSECURED CLAIMS		\$ 443,954.00	\$ 2,879.18	\$ 2,879.18	\$ 2,252.11

Case No: 15-16770 ABG Judge: A. BENJAMIN GOLDGAR
 Case Name: BAK, BENEDYKT
 BAK, BOGUMILA
 For Period Ending: 08/16/17

Trustee Name: JOSEPH E. COHEN
 Date Filed (f) or Converted (c): 05/11/15 (f)
 341(a) Meeting Date: 06/18/15
 Claims Bar Date: 04/19/17

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 3115 Duffy Lane Riverwood (primary residence)	430,000.00	0.00		0.00	FA
2. Bank of America acctxxx 4877 Bank of America acctxxx 4877	969.99	0.00		0.00	FA
3. Bank of America xxxx5931 Bank of America xxxx5931	2,293.04	0.00		0.00	FA
4. Used Furniture Used Furniture	1,000.00	0.00		0.00	FA
5. Used Book Used Book	100.00	0.00		0.00	FA
6. Used clothing Used clothing	300.00	0.00		0.00	FA
7. The Hartford - Life insurance The Hartford - Life insurance	11,800.00	0.00		0.00	FA
8. voya 401k voyak 401k	148,260.00	0.00		0.00	FA
9. Bak Brothers Remodeling, - 90% owner --- business Bak Brothers Remodeling, - 90% owner --- business is winding down, no real estate	0.00	0.00		0.00	FA
10. 2011 Camry xle --- 43k miles 2011 Camry xle --- 43k miles	11,000.00	0.00		5,000.00	FA
11. 2012 Ford Transit (u)	12,500.00	0.00		2,000.00	FA
TOTALS (Excluding Unknown Values)					Gross Value of Remaining Assets \$0.00
\$618,223.03					\$7,000.00
					\$0.00
					(Total Dollar Amount in Column 6)

Case 15-16770 Doc 48 Filed 08/31/17 Entered 08/31/17 15:11:32 Desc Main Document FORM¹ Page 14 of 16
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit 8

Case No: 15-16770 ABG Judge: A. BENJAMIN GOLDGAR
Case Name: BAK, BENEDYKT
BAK, BOGUMILA

Trustee Name: JOSEPH E. COHEN
Date Filed (f) or Converted (c): 05/11/15 (f)
341(a) Meeting Date: 06/18/15
Claims Bar Date: 04/19/17

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

FINAL MEETING HELD AND DISTRIBUTION TO CREDITORS MADE. TFR FILED WITH COURT ON 6/27/17. SENT TFR TO US TEE FOR REVIEW - 5/31/17

ORDER GRANTING MOTION TO SELL VEHICLES ENTERED 3/17/17; TFR TO FOLLOW - 4/1/17

PREPARING MOTION FOR TURNOVER -1/11/17. DEBTOR TRYING TO MAKE OFFER ON CARS - 10/31/16. DEBTOR HAS REACHED OUT TO TRUSTEE TO BUY CARS - 7/31/16. NO CHANGE - 4/30/16.

TRUSTEE IS FILING MOTION FOR TURNOVER OF VEHICLE - 01/20/16. TRUSTEE HAS EMPLOYED COUNSEL FOR TRUSTEE - Oct. 31, 2015.

TRUSTEE HAS REQUESTED DOCUMENTS FROM DEBTOR ALONG WITH COPY OF CAR TITLE - July 30, 2015.

Initial Projected Date of Final Report (TFR): 05/30/17

Current Projected Date of Final Report (TFR): 09/30/17

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No:	15-16770 -ABG	Trustee Name:	JOSEPH E. COHEN
Case Name:	BAK, BENEDYKT	Bank Name:	ASSOCIATED BANK
	BAK, BOGUMILA	Account Number / CD #:	*****0347 Checking Account (Non-Interest Earn
Taxpayer ID No:	*****0161	Blanket Bond (per case limit): \$ 5,000,000.00	
For Period Ending:	08/16/17	Separate Bond (if applicable):	

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/16/17	10	ARTUR BAK ARTUR BAK	BALANCE FORWARD Memo Amount: 5,000.00 2011 Camry	1129-000	7,000.00		0.00 7,000.00
	11	ARTUR BAK	Memo Amount: 2,000.00 2012 Ford Transit	1229-000			
04/07/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	6,990.00
05/05/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.06	6,979.94
07/25/17	300001	JOSEPH E. COHEN 105 West Madison Street Chicago, IL 60602	Attorney for Trustee fees	3110-000		1,077.08	5,902.86
07/25/17	300002	JOSEPH E. COHEN, Trustee 105 W. Madison, Ste 1100 Chicago, IL 60602	Claim ADMIN 1, Payment 100.00000%			1,450.87	4,451.99
			Fees 1,450.00 Expenses 0.87	2100-000 2200-000			
07/25/17	300003	COHEN & KROL, Attorneys 105 West Madison Street Chicago, IL 60602	Claim ADMIN 2, Payment 100.00000%			2,199.88	2,252.11
			Fees 2,154.17 Expenses 45.71	3110-000 3120-000			
07/25/17	300004	NBT Attn Bankruptcy Dept 52 S Broad St Norwich, NY 13815	Claim 000001, Payment 78.22054%	7100-000		2,252.11	0.00

Page Subtotals	7,000.00	7,000.00
----------------	----------	----------

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-16770 -ABG
 Case Name: BAK, BENEDYKT
 BAK, BOGUMILA
 Taxpayer ID No: *****0161
 For Period Ending: 08/16/17

Trustee Name: JOSEPH E. COHEN
 Bank Name: ASSOCIATED BANK
 Account Number / CD #: *****0347 Checking Account (Non-Interest Earn
 Blanket Bond (per case limit): \$ 5,000,000.00
 Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
Memo Allocation Receipts:		7,000.00	COLUMN TOTALS		7,000.00	7,000.00	0.00
Memo Allocation Disbursements:		0.00	Less: Bank Transfers/CD's		0.00	0.00	
Memo Allocation Net:		7,000.00	Subtotal		7,000.00	7,000.00	
			Less: Payments to Debtors			0.00	
			Net		7,000.00	7,000.00	
Total Allocation Receipts:		7,000.00	TOTAL - ALL ACCOUNTS		NET DEPOSITS	DISBURSEMENTS	ACCOUNT BALANCE
Total Allocation Disbursements:		0.00	Checking Account (Non-Interest Earn - *****0347		7,000.00	7,000.00	0.00
Total Memo Allocation Net:		7,000.00			-----	-----	-----
					7,000.00	7,000.00	0.00
					=====	=====	=====
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00

Ver: 20.00d